

Table I.A.2.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2002

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	30.3%	14.5%	90.5%	38.3%	66.1%	12.5%	12.7%	73.9%
Firm size								
Less than 50 employees	11.6%	14.6%	86.7%	35.8%	54.3%	1.2%	2.1%	65.8%
50+ employees	57.3%	14.5%	96.1%	41.8%	83.0%	28.9%	28.1%	85.6%
Less than 10 employees	8.8%	16.3%	84.8%	35.5%	51.7%	1.0%	1.7%	55.8%
10-24 employees	14.5%	12.2%	89.2%	35.5%	58.2%	1.4%	2.7%	81.8%
25-99 employees	23.6%	10.7%	92.1%	37.8%	62.8%	2.5%	4.4%	87.6%
100-999 employees	39.2%	10.1%	95.1%	35.2%	76.8%	8.9%	9.2%	90.3%
1000+ employees	71.9%	17.1%	97.3%	45.8%	89.5%	43.2%	41.1%	82.9%
Industry group **								
Agric., fish., forest.	9.3%	24.1%	76.5%	26.1%	53.3%	2.6%*	3.8%*	46.9%
Mining and manufacturing	25.0%	11.1%	91.7%	37.4%	64.5%	10.2%	12.0%	85.0%
Construction	13.9%	11.3%	89.6%	36.8%	56.8%	1.8%	1.7%	71.2%
Utilities and transp.	32.4%	16.4%	90.2%	38.9%	66.8%	23.6%	26.0%	72.3%
Wholesale trade	23.7%	12.1%	91.5%	37.1%	66.2%	10.7%	10.8%	75.0%
Fin. svcs. and real est.	44.7%	13.2%	93.5%	37.9%	78.0%	29.5%	27.0%	73.0%
Retail trade	35.3%	14.7%	90.7%	38.0%	68.4%	13.3%	13.5%	85.2%
Professional services	28.1%	15.9%	88.7%	39.6%	64.3%	9.0%	9.4%	68.9%
Other Services	30.6%	15.9%	91.3%	39.5%	63.0%	9.2%	10.2%	70.0%
Ownership								
For profit, incorporated	32.5%	14.7%	91.0%	38.9%	67.5%	14.3%	14.5%	76.5%
For profit, unincorporated	13.3%	16.2%	85.1%	34.4%	53.9%	4.1%	3.0%	64.4%
Nonprofit	26.7%	12.4%	91.4%	39.5%	62.8%	7.9%	10.0%	62.0%
Unknown	60.7%	11.8%	98.6%	34.1%	92.6%	19.0%	19.6%	89.9%
Age of firm								
Less than 5 years	12.6%	13.5%	88.0%	37.3%	54.2%	0.6%*	0.5%	63.4%
5-9 years	14.6%	12.2%	88.9%	36.5%	57.6%	1.0%*	1.2%	64.7%
10-19 years	17.3%	13.5%	88.2%	35.8%	57.6%	1.1%	1.1%	71.8%
20 or more years	32.0%	15.4%	90.5%	39.5%	66.8%	16.6%	17.3%	76.7%
Unknown	67.5%	15.2%	97.1%	39.7%	90.4%	31.0%	29.8%	79.7%
Multi/single status								
2 or more locations	55.4%	14.6%	95.7%	40.5%	82.8%	28.4%	27.6%	85.9%
1 location only	12.9%	14.5%	87.0%	36.7%	54.4%	1.5%	2.4%	65.5%
Percent full-time employees								
Less than 25%	30.5%	18.2%	85.5%	29.6%	64.5%	9.6%	9.8%	66.1%
25-49 %	34.1%	14.1%	93.1%	36.8%	69.4%	11.6%	12.2%	76.4%
50-74 %	26.6%	17.9%	87.6%	39.4%	60.9%	8.0%	8.5%	73.5%
75% or more	30.7%	13.7%	91.2%	38.7%	66.9%	13.7%	13.8%	74.2%
Union presence								
No union employees	25.7%	13.6%	90.1%	37.0%	63.8%	8.4%	8.5%	73.1%
Has union employees	67.2%	21.4%	94.8%	56.1%	84.5%	44.1%	45.0%	81.1%
Unknown	60.9%	21.0%	91.3%	32.2%	79.7%	42.0%	41.6%	77.9%
Percent low wage employees **								
50% or more low wage	20.5%	14.7%	88.4%	36.1%	59.2%	5.1%	5.9%	73.0%
Less than 50% low wage	22.6%	13.7%	89.7%	37.6%	61.9%	7.2%	8.0%	72.6%
Unknown	65.5%	17.1%	95.5%	42.6%	86.8%	37.5%	35.2%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2002) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2002

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
Firm size								
Less than 50 employees	0.39%	0.39%	0.36%	0.63%	0.62%	0.11%	0.16%	0.76%
50+ employees	0.94%	0.53%	0.30%	0.92%	0.45%	0.49%	0.77%	0.63%
Less than 10 employees	0.57%	0.75%	0.71%	0.92%	0.97%	0.16%	0.22%	1.10%
10-24 employees	0.87%	0.86%	0.71%	1.15%	1.29%	0.29%	0.53%	1.07%
25-99 employees	0.74%	0.91%	0.83%	1.19%	1.15%	0.24%	0.42%	0.89%
100-999 employees	0.77%	0.86%	0.77%	0.81%	1.15%	0.64%	1.09%	0.80%
1000+ employees	1.47%	0.66%	0.35%	1.42%	0.82%	0.84%	1.16%	0.82%
Industry group **								
Agric., fish., forest.	2.34%	4.38%	4.29%	4.53%	4.38%	1.39% *	1.46% *	3.85%
Mining and manufacturing	1.12%	0.81%	0.97%	1.63%	1.52%	0.92%	1.08%	1.52%
Construction	0.98%	0.72%	0.66%	1.49%	1.07%	0.32%	0.24%	1.76%
Utilities and transp.	1.84%	2.31%	2.09%	3.62%	2.34%	1.78%	1.70%	2.76%
Wholesale trade	1.34%	1.55%	1.10%	1.84%	1.81%	1.27%	1.14%	1.53%
Fin. svcs. and real est.	1.68%	1.24%	0.80%	1.85%	1.48%	1.71%	2.39%	1.15%
Retail trade	1.69%	0.75%	0.76%	1.19%	1.05%	0.89%	0.75%	1.11%
Professional services	1.23%	0.66%	0.32%	1.45%	1.10%	0.92%	0.88%	1.17%
Other Services	1.84%	0.87%	0.57%	1.60%	1.14%	1.18%	1.17%	1.01%
Ownership								
For profit, incorporated	0.62%	0.35%	0.28%	0.74%	0.34%	0.49%	0.48%	0.61%
For profit, unincorporated	0.83%	1.38%	1.49%	0.86%	1.20%	0.36%	0.56%	1.74%
Nonprofit	0.92%	0.81%	0.94%	1.14%	1.37%	0.74%	1.20%	1.71%
Unknown	3.36%	1.08%	0.46%	3.65%	1.40%	4.08%	3.92%	0.80%
Age of firm								
Less than 5 years	1.01%	1.68%	1.71%	2.31%	1.45%	0.30% *	0.16%	1.67%
5-9 years	1.22%	1.14%	0.89%	1.20%	1.28%	0.36% *	0.29%	2.02%
10-19 years	0.64%	1.04%	0.80%	0.99%	1.22%	0.14%	0.21%	0.95%
20 or more years	0.70%	0.54%	0.33%	1.04%	0.56%	0.52%	0.51%	0.47%
Unknown	1.59%	0.61%	0.49%	1.97%	1.43%	1.07%	1.22%	1.30%
Multi/single status								
2 or more locations	0.94%	0.52%	0.28%	1.06%	0.60%	0.46%	0.74%	0.53%
1 location only	0.46%	0.45%	0.43%	0.57%	0.63%	0.15%	0.19%	0.81%
Percent full-time employees								
Less than 25%	1.55%	1.44%	1.61%	2.33%	1.93%	1.87%	1.86%	2.04%
25-49 %	2.31%	0.93%	0.72%	1.69%	1.56%	1.00%	1.06%	1.52%
50-74 %	1.85%	1.22%	0.92%	1.29%	0.96%	0.65%	0.64%	0.91%
75% or more	0.72%	0.40%	0.30%	0.74%	0.38%	0.59%	0.58%	0.77%
Union presence								
No union employees	0.45%	0.27%	0.31%	0.57%	0.45%	0.17%	0.31%	0.56%
Has union employees	2.11%	2.82%	1.04%	3.30%	1.23%	2.01%	1.92%	0.66%
Unknown	2.70%	2.36%	1.60%	2.48%	1.58%	2.28%	1.99%	1.99%
Percent low wage employees **								
50% or more low wage	1.43%	0.74%	0.75%	1.23%	1.53%	0.50%	0.47%	0.71%
Less than 50% low wage	0.69%	0.31%	0.28%	0.79%	0.55%	0.49%	0.48%	0.72%
Unknown	1.29%	0.91%	0.39%	1.58%	1.17%	1.06%	1.13%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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